#### UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NORTH CAROLINA RALEIGH DIVISION

MICHAEL FRED NELSON SR.	CASE NO.: 09-03593-8-SWH
ALGIA LYNN NELSON 2729 STAGELINE DRIVE RALEIGH, NC 27603 SSN: xxx-xx-1159	CHAPTER 7
SSN: xxx-xx-1139 SSN: xxx-xx-8202	
DEBTOR )	

## MOTION FOR PROPOSED PUBLIC AUCTION OF REAL PROPERTY FREE AND CLEAR OF LIENS, POSSIBLE §506(c) SURCHARGE, AND COMPENSATION TO AUCTIONEER

## TO: ALL CREDITORS, INDENTURE TRUSTEES AND COMMITTEES APPOINTED OR ELECTED IN THIS CASE ACCORDING TO LAW

In accordance with Bankruptcy Rule 2002(a) and Local Rule 2015.2. Motion is hereby made and Notice is hereby given of the proposed public auction of the following described real property free and clear of liens at public auction.

House and lot located at 2219 Creston Road, Raleigh, Wake County, NC 27608 and being more particularly described as follows:

BEGINNING at a stake on the southwestern side of Creston Road, said stake being distant in a southeastern direction 334.7 feet from the southeastern intersection of Woodland Avenue and Creston Road; runs thence along Creston Road South 50 degrees, 00 minutes East 52.6 feet to a stake; runs thence South 40 degrees, 31 minutes West 127.27 feet to a stake; runs thence North 55 degrees, 30 minutes West 52.6 feet to a stake; runs thence North 40 degrees, 22 minutes East 127.56 feet to the point of BEGINNING, and being part of Lots 98 and 99 of Bloomsbury according to a map recorded in Book of Maps 1911 at Page 120, Wake County Registry, and all of Lot 4 of the property of W. Reid Martin and E.G. Evans according to map of Resubdivision of Lots 96-101 of Bloomsbury.

The proposed sale will be subject to all ad valorem taxes, encumbrances, assessments, homeowners association dues, restrictions, rights of way, and title defects, if any, of record.

The following creditors purport to have liens against the real property described above and trustee proposes to sell the real property free and clear of all liens pursuant to 11 U.S.C. §§363(f) and

### 506(c) at public auction including the following:

Name and Address of Lienholder	Nature of Lien	Reference
Wells Fargo Bank, N.A. Wells Fargo Home Mortgage Attn: Managing Agent P.O. Box 14411 Des Moines. IA 50306-3411	Deed of Trust	Deed of Trust recorded at Book 9287, Page 498 on February 11, 2002 in the original principal amount of \$46,717.00, Wake County Register of Deeds.
Wells Fargo Attn: Managing Agent 4811 N. Fourth Avenue Sioux Falls. SD 57104-0405		
Wells Fargo Education Financial Services Attn: Managing Agent 301 E. 58th Street North Sioux Falls, SD 57104-0422		
Sean Corcoran, Attorney Brock & Scott, PLLC 5121 Parkway Plaza Drive, Suite 300 Charlotte, NC 28217		
William R. Echols. Trustee PO Box 5127 Des Moines, IA 50306-5137	Trustee	
William R.Echols, Trustee 7301 Carmel Executive Par Charlotte, NC 28226		

Ida Jo Allison c/o Bobby P. Khot, Attorney Khot & Associates, PLLC 808 Salem Woods, Suite 202 Raleigh, NC 27615	Judgment	Judgment docketed at File No. 07CVS003224, Wake County, NC Clerk of Superior Court in the original principal amount of \$115,000.00 plus punitive damages of \$15.000.00 plus costs of \$6,718.04, plus postpetition interest at the legal rate of 8% per annum from October 6, 2008.
Gordon C. Woodruff, Attorney Woodruff, Reece & Fortner PO Box 708 Smithfield, NC 27577		
Michael Fred Nelson 2729 Stageline Drive Raleigh, NC 27603	Entireties exemption	All right, title, and interest of debtors in subject real property by virtue of exemption as tenants by the entireties.
Algia Lynn Nelson 2219 Creston Road Raleigh, NC 27608	Entireties exemption	All right, title, and interest of debtors in subject real property by virtue of exemption as tenants by the entireties.
William E. Brewer, Jr., Attorney 619 N. Person Street Raleigh. NC 27604		

- 1. The sale of real property shall be free and clear of all the liens set forth hereinabove with the rights of lien creditors being transferred to the proceeds of the sale in their respective priority as determined and marshaled by the Court pursuant to 11 U.S.C. §363(f) and 11 U.S.C. §506(c).
- 2. The Order to be entered by the Court shall constitute a release of the above described alleged liens only from real property described herein, and shall not apply as a release of lien on other assets in the estate, or release of any other liens not specifically named herein.

3. If any creditor claiming lien on the property does not object within the time allowed that creditor shall be deemed to have consented to the sale of the real property free and clear of that creditor's interest.

Motion is further made and Notice is given that the Trustee proposes to sell the above described real property at public auction free and clear of liens at a date, time, and place and in the manner herein set out:

Public Auction to be conducted on site at 2219 Creston Road, Raleigh, Wake County, NC 27608 on Monday, July 12, 2010 at 12:00 Noon by Johnson Properties Realtors & Auctioneers.

NOTICE is further given that, in the event sales proceeds are insufficient to pay costs of administration, the trustee intends to seek court authority to surcharge lien claimants with costs of administration, including reasonable, necessary costs and expenses of preserving, or disposing of, such property to the extent of any benefit to the holder of such claim pursuant to §506(c) of the Bankruptcy Code.

The Trustee has filed an application with the court to approve the employment of Johnson Properties, Realtors & Auctioneers as auctioneers, whose compensation, inclusive of all expense including labor and advertising, absent extraordinary circumstances, shall be fixed at a rate not to exceed the following:

> REAL PROPERTY 10 % of first \$25,000.00 4% of balance

Such compensation and reimbursement of extraordinary expenses, if any, shall be subject to final review by the court without further notice.

DATE OF MAILING: May 21, 2010

RICHARD D. SPARKMAN & ASSOCIATES, P.A.

BY:

Richard DeWitte Sparkman

Bankruptcy Trustee State Bar No. 6857

PO Box 1687

Angier, NC 27501

(919) 639-6181

#### UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NORTH CAROLINA RALEIGH DIVISION

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ALGIA LYNN NELSON	)
2729 STAGELINE DRIVE	) CHAPTER 7
RALEIGH, NC 27603	)
SSN: xxx-xx-1159	)
SSN: xxx-xx-8202	
DEBTOR	)
	)

## NOTICE OF MOTION FOR PROPOSED PUBLIC AUCTION OF REAL PROPERTY FREE AND CLEAR OF LIENS, POSSIBLE 506(c) SURCHARGE, AND COMPENSATION TO AUCTIONEER

NOTICE is hereby given of the Motion for Proposed Public Auction of Real Property Free and Clear of Liens and Compensation to Auctioneer, filed simultaneously herewith by and through counsel; and

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant relief sought in motion, or if you want the court to consider your views on the motion, then on or before June 7, 2010, unless otherwise ordered, you or your attorney must file with the court, pursuant to Local Rule 9013-1 and 9014-1, a written response, an answer explaining your position, and a request for hearing. In the event that objection and request for hearing is filed, hearing will be held on June 10, 2010 at 10:00 a.m. in the Bankruptcy Court located at Two Hanover Square, Room 610, 434 Fayetteville Street Mall, Raleigh. NC 27601. Any party requesting a hearing shall appear at said hearing in support of such request or he may he assessed with costs.

Pursuant to Memorandum from Chief Judge J. Rich Leonard, EDNC, dated February 24. 2005, attorneys practicing in the United States Bankruptcy Court for the Eastern District of North Carolina, including attorneys admitted pro hac vice, are required to file electronically all documents [including new bankruptcy petitions, motions, memoranda of law, and other pleadings, but excluding proofs of claim and documents to be placed under seal in accordance with Local Bankruptcy Rule 5005-4(6]. Any documents required to be filed electronically pursuant to Local Bankruptcy Rule 5005-4(1) but presented paper form on or after April 1, 2005, shall be accompanied by an application for an exemption from this rule and a proposed order

granting the relief sought. The application shall state the reason(s) why electronic filing would impose an extreme hardship on the attorney. Local Bankruptcy Rules 5005-4(1) and 5005-4(2) may be found on the Court's website <a href="www.nceb.uscourts.gov">www.nceb.uscourts.gov</a>. Electronic filing may be done through the Court's website. The Court's mailing address is:

# CLERK OF US BANKRUPTCY COURT PO BOX 1441 RALEIGH, NC 27602-1441

If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

You must also mail a copy to:

Richard D. Sparkman Richard D. Sparkman & Associates, P.A. PO Box 1687 Angier, NC 27501

William E. Brewer Jr. The Brewer Law Firm 619 Person St. Raleigh, NC 27604 Bankruptcy Administrator Attn: Marjorie K. Lynch PO Box 3758 Wilson, NC 27895-3758

If you or your attorney do not take steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

DATED:

May 21, 2010

RICHARD D. SPARKMAN & ASSOCIATES, P.A.

BY:

Richard DeWitte Sparkman Bankruptcy Trustee State Bar No. 6857 PO Box 1687 Angier, NC 27501

(919) 639-6181

#### UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NORTH CAROLINA RALEIGH DIVISION

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2729 STAGELINE DRIVE	)	CHAPTER 7
RALEIGH, NC 27603	)	
SSN: xxx-xx-1159	)	
SSN: xxx-xx-8202	)	
	)	
DEBTOR	)	
	)	

#### **CERTIFICATE OF SERVICE**

I, Rebecca L. Neighbors of PO Box 1687, Angier, NC 27501 certify:

That I am, and at all time hereinafter mentioned was, more than eighteen (18) years of age:

That on the 21st day of May 2010. I served a copy of the foregoing NOTICE OF MOTION FOR PROPOSED PUBLIC AUCTION OF REAL PROPERTY FREE AND CLEAR OF LIENS, POSSIBLE 506(c) SURCHARGE, AND COMPENSATION TO AUCTIONEER to the parties in interest as indicated below:

William R. Echols, Trustee 7301 Carmel Executive Par Charlotte, NC 28226

William R. Echols, Trustee PO Box 5127 Des Moines, IA 50306-5137

Sean Corcoran, Attorney Brock & Scott, PLLC 5121 Parkway Plaza Dr., Stc. 300 Charlotte, NC 2821

Gordon C. Woodruff, Attorney Woodruff, Reece & Fortner PO Box 708 Smithfield, NC 27577 Ida Jo Allison c/o Bobby P. Khot Khot & Associates. PLLC 808 Salem Woods, Suite 202 Raleigh, NC 27615

Michael Fred Nelson 2729 Stageline Drive Raleigh, NC 27603

William E. Brewer, Jr., Attorney 619 N. Person Street Raleigh, NC 27604 Bankruptcy Administrator Attn: Marjorie K. Lynch 434 Fayetteville Street Mall, Ste. 620 Raleigh, NC 27601

#### SEE ATTACHED MAILING MATRIX

by electronic filing and/or depositing copies thereof in a pre-addressed envelope with sufficient postage thereon in a post office of official depository under the exclusive care and custody of the United States Postal Service.

I certify under penalty perjury that the foregoing is correct.

EXECUTED ON: May 21, 2010

RICHARD D. SPARKMAN & ASSOCIATES, P.A.

Rebecca L. Neighbors

Legal Assistant PO Box 1687 Angier, NC 27501

Telephone: (919) 639-6181

#### Case 09-03593-8-SWH Doc 113-2 Filed 05/21/10 Entered 05/21/10 16:40:04 Page 1 of 5

Label Matrix for local noticing 0417-8 Case 09-03593-8-SWH Eastern District of North Carolina Pri May 21 14:42:25 EDT 2010 NCO Portfolio Management c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701

PRA Receivables Management LLC POB 41067 Norfolk, VA 23541-1067

> U. S. Bankruptcy Court 1760 A Parkwood Blvd. Wilson, NC 27893-3588

CHASE BANK USA, NA..

WILMINGTON, DE 19850-5145

PO BOX 15145

Action/Utb Pob 105555

Assoc/Citi Credit Bureau Disp Sioux Falls, SD 57117

ROUNDUP PUNDING, LLC

SEATTLE, WA 98111-9221

421 Payetteville S

Raleigh, NC 27601-3009

MS 550

λcs

PO Box 91121

Benfcl/Hfc Pob 1547 Chesapeake, VA 23327-1547

CUNA Attn: Managing Agent P.O. Box 61 Waverly, IA 50677-0061

Capital One Attn: Managing Agent PO Box 71083 Charlotte, NC 28272-1083

Carolina Medical Associates Attn: Managing Agent 3024 New Bern Ave. Raleigh, NC 27610-1247

Chase Attn: Managing Agent PO Box 15836 Wilmington, DE 19886-0001

Atlanta, GA 30348-5555

Assoc/Citi Po Box 6003 Hagerstown, MD 21747-6003

Bk Of Amer 4060 Ogletown/Stan Newark, DE 19713

(p) COLLECT AMERICA LTD 4340 S MONACO PKWY DENVER CO 80237-3400

Capital One Attn: Managing Agent PO Box 85015 Richmond, VA 23285-5015

Chase 800 Brooksedge Blv Westerville, OH 43081-2522

Chase Bank One Card Serv Westerville, OH 43081 FIA Card Services, N.A. 655 Papermill Road Newark, D3 19711-7500

Portfolio Recovery Associates, LLC P.O. Box 41067 Norfolk, VA 23541-1067

ADT Security Services Attn: Managing Agent P.O. Box 371490 Pittsburgh, PA 15250-7490

Aspire/Cb&T Pob 105555 Atlanta, GA 30348-5555

Bank of America Attn: Managing Agent P.O. Box 15019 Wilmington, DE 19886-5019

CAPITAL ONE BANK (USA), N.A.

C/O TSYS DEBT MANAGEMENT (TDM) PO BOX 5155 NORCROSS, GA 30091-5155

Cap One Pob 30281 Salt Lake City, UT 84130-0281

Cardmember Services Attn: Managing Agent P.O. Box 15548 Wilmington, DE 19886-5548

Chase Attn: Managing Agent PO Box 15298

Chase- Bp 800 Brooksedge Blv Westerville, OH 43081-2822

Wilmington, DE 19850-5298

## Case 09-03593-8-SWH Doc 113-2 Filed 05/21/10 Entered 05/21/10 16:40:04 Page 2 of 5

Citi Pob 6241

Sioux Falls, SD 57117-6241

Citi-Citgo Po Box 6497 Sioux Falls, SD 57117-6497

Coastal Fcu Po Box 58429 Raleigh, NC 27658-8429

Cpu/Citi Po Box 6497 Sioux Falls, SD 57117-6497

Dsnb Macys 3039 Cornwallis Rd Durham, NC 27709

Gemb/Dillard Po Box 981471 El Paso, TX 79998-1471

Gemb/Lowes
Po Box 981400
El Paso, TX 79998-1400

Gemb/Shopnbc
Po Eox 981400
El Paso, TX 79998-1400

HSM Rewards Attn: Managing Agent P.O. Box 105981 Atlanta, GA 30353-5981

Hsbc/Rs 90 Christiana Rd New Castle, DE 19720-3118 Citi Advantage Attn: Managing Agent P.O. Box 6000 The Lakes, NV 89163-0001

Po Box 6497 Sioux Falls, SD 57117-6497

Citi-Shell

Coastal Federal Credit Union Attn: Glenn Bourgeois 1000 St. Albans Drive, Ste 210 Raleigh, NC 27609-7348

Crossing Book Club Attn: Managing Agent 1225 South Market Street Mechanicsburg, PA 17055-4724

FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809

Gemb/Homeshp
Po Box 981400
El Paso. TX 79998-1400

Gemb/Qvc Po Box 981127 El Paso, TX 79998-1127

Gemb/Walmart Po Box 981400 El Paso, TX 79998-1400

HSN Attn: Managing Agent P.O. Box 105981 Atlanta, GA 30353-5981

I.C. Systems, Inc. P.O. Box 64378 St Paul, MN 55164-0373 Citi Cards Attn: Managing Agent PO Box 6503 Sioux Falls, SD 57117

Citifinancia Po Box 499 Hanover, MD 21076-0499

Coastal Federal Credit Union PO Box 58429 Raleigh, NC 27658-8429

Diabetes Endo 10224 Durant Road Raleigh, NC 27614-6468

Gemb/Belk Po Box 981491 El Paso, TX 79998-1491

Gemb/Jcp Po Box 981402 El Paso, TX 79998-1402

Gemb/Sansdc Po Box 981400 El Paso, TX 79998-1400

HSBC Card Services Attn: Managing Agent P.O. Box 60102 City Of Industry, CA 91716-0102

Esbc Bank
Po Box 5253
Carol Stream, IL 60197-5253

Ida Jo Allison c/o Bobby Khot, Attorney 808 Salem Woods Drive, Ste 202 Raleigh, NC 27615-3345

## Case 09-03593-8-SWH Doc 113-2 Filed 05/21/10 Entered 05/21/10 16:40:04 Page 3 of 5

(p)INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 21126 PHILADELPHIA PA 19114-0326

Jim Johnson P.O. Box 886 Raleigh, NC 27602-0886

LVNV Funding LLC Resurgent Capital Services PO Box 10567 Greenville, SC 29603-0587

Lane Bryant
Po Box 182121
Columbus, OH 43218-2121

NC Dept. of Revenue Attn: Bankruptcy Unit PO Box 1168 Raleigh, NC 27602-1168

PRA Receivables Management, LLC As Agent for FIA Card Services NA aka Bank of America PO Box 12907 Norfolk VA 23541-0907

Portfolio Rc 287 Independence Virginia Beach, VA 23462-2962

Quicken Attn: Managing Agent 2632 Marine Way Mountain View. CA 94043-1126

Rbsnb Cc 1000 Lafayette Blv Bridgeport, CT 06604-4725

Rex Healthcare Attn: Managing Agent 2500 Blue Ridge Rd., Ste. 219 Raleigh, NC 27607-7515 JC Penney Attn: Managing Agent P.O. Box 960090 Orlando, FL 32896-0090

Khot & Associates, PLLC Attn: Bobby Khot 808 Salem Woods Drive, Suite 202 Raleigh, NC 27615-3345

Lab Corp. of America Holdings Attn: Managing Agent PO Box 2240 Burlington, NC 27216-2240

Lvnv Funding
P.O. B 10584
Greenville, SC 29603-0534

NC Urological Associates 160 MacGregor Pines Drive Suite 205 Cary, NC 27511-6037

People's National Bank Attn: Managing Agent PO Box 1750 Paris, TX 75461-1750

Portfolio Rec. Assoc. Attn: Managing Agent PO Box 12914 Norfolk, VA 23541-0914

RBS Citizens 480 Jefferson Blvd RJE 135 Warwick, RI 02886-1359

Recovery Management Systems Corporation For GE Money Bank dba QCARD 25 SE 2nd Ave Ste 1120 Miami FL 33131-1605

Robert C. Nelson 2729 Stageline Drive Raleigh, NC 27603-8840 James T. Johnson, P.A. P.O. Box 886 Raleigh, N.C 27602-0886

Kohls/Chase N56 W 17000 Ridgewood Dr Mencmonee Falls, WI 53051-7096

Lane Bryant 450 Winks Lane Bensalem, PA 19020-5932

Lynda D. Nelson 135 Nightwind Trace Acworth, GA 30101-5982

PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. PO Box 12914 NORFOLK VA 23541-0914

Pmab Srvc 5970 Fairview Rd Charlotte, NC 28210-3167

Q Card Attn: Managing Agent P.O. Box 530905 Atlanta, GA 30353-0905

Raleigh Endoscopy Center 2417 Atrium Drive, Suite 101 Raleigh, NC 27607-6673

Renaissance 200 Timber Hill Place Suite 221 Chapel Hill, NC 27514-1596

Sam's Club Attn: Managing Agent P.O. Box 530942 Atlanta, GA 30353-0942

## Case 09-03593-8-SWH Doc 113-2 Filed 05/21/10 Entered 05/21/10 16:40:04 Page 4 of 5

Sca/Prtsamer 1000 Macarthur Bv Mahwah, NJ 07430-2035 Sears/Cbsd 701 East 60th St N Sioux Falls, SD 57104-0432 Shop At Home 4590 E Broad St Columbus, OH 43213-1301

Shop NBC

Attn: Managing Agent

Dept. 7680

Carol Stream, IL 60116-0001

Shop/Cbsd Po Box 6497

Sioux Falls, SD 57117-6497

Target N.B. Po Box 673

Minneapolis, MN 55440-0673

Wake County Revenue Dept.

Attm: Laverne Rountree

PO Box 2331

Raleigh, NC 27602-2331

Wal Mart

Attn: Managing Agent PO Box 530937

Atlanta, GA 30353-0937

Wells Fargo 4811 N Fourth Ave

Sioux Falls, SD 57104-0405

Wells Fargo Education Financial Services

301 E. 58th Street N. Sioux Falls SD 57104-0422 Wells Pargo Home Mortgage Attn: Managing Agent

P.O. Box 14411

Des Moines, IA 50306-3411

Wfnnb/Lnbr

Po Box 182121 Ltd Credit Svcs Columbus, OH 43218-2121

Wfnnb/Shopnbc 220 W Schrock Rd

Westerville, OH 43081-2873

Wfnnb/Vctria Po Box 182128

Columbus, OH 43218-2128

Wfnnb/Vs Po Box 182128

Columbus, OH 43218-2128

Wlsfgr Hmmtg 7255 Baymeadows Wa

Jacksonville, FL 32256-6851

Wound Care

2916 Blue Ridge Road Raleigh, NC 27607

Algia Lynn Nelson 2219 Creston Road Raleigh, NC 27608-2238

Michael Fred Nelson Sr. 2219 Creston Road

Raleigh, NC 27608-2238

Richard Dewitte Sparkman Richard D. Sparkman, P.A.

PO Box 1687

Angier, NC 27501-1687

William 2. Brewer Jr.
The Brewer Law Firm
311 East Edenton Street

PO Box 27567

Raleigh, NC 27611-7567

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Cach Llc 370 17th Street Denver, CO 80202 Internal Revenue Service Insolvency Support Services 320 Federal Place Rm. 335 Greensboro, NC 27401

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

Case 09-03593-8-SWH Doc 113-2 Filed 05/21/10 Entered 05/21/10 16:40:04 Page 5 of 5

(u) Coastal Federal Credit Union

(u) Wells Fargo Bank, NA

(d)Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145

(d)NCO PORTFOLIO MANAGEMENT c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701

(d) Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221

(u) Ida Jo Allison

(u)James W. Johnson III Johnson Properties Realtors & Auctioneer

End of Label Matrix
Mailable recipients 110
Bypassed recipients 7
Total 117